Entered 12/05/07 17:58:52 Desc Main Page 1 of 39 Case 07-72968 Doc 1 Filed 12/05/07

	Document	Paue I DI 39	
	•	ourt	Voluntary Petition
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All Other Names used by the Debtor in the last 8 and trade names):	years; (include married, maiden	All Other Names used by the Joint Debtor maiden and trade names):	in the last 8 years; (include married,
Last four digits of Soc. Sec./Complete EIN or othe state all) ***-**-5525	er Tax I.D. No (if more than one,	state all	•
Street Address of Debtor (No. & Street, City, and	State):	Street Address of Joint Debtor (No. & Street	et, City, and State):
1752 Fulton Lane		1752 Fulton Lane	
Sycamore IL	60178	Sycamore IL	60178
County of Residence or of the Principal Place of	Business:	County of Residence or of the Principal PI	ace of Business:
DEK	ALB		
Mailing Address of Debtor (if different from stree	t address)	Mailing Address of Joint Debtor (if differen	t from street address):
PO BOX 409 Sycamore IL	60178	PO BOX 409 Sycamore IL	60178
Location of Principal Assets of Business Debtor	(if different from street address above):		
Type of Debtor (Form of Organization) (Check one box)	Nature of Business (Check one box.)	Chapter of Bankruptcy Code Und	er Which the Petition is Filed (Check one box)
☐ Individual (includes Joint Debtors) ☐ Corporation (includes LLC & LLP) See Exhibit D on page 2 of this form ☐ Partnership	Heath Care Business Single Asset Real Estate as defined in 11 U.S.C 101 (51B) Railroad Stockbroker	Chapter 9 Chapter 11	of a Foreign Main Proceeding
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Clearing Bank Other Tax-Exempt Entity (Check box, if applicable.) Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Nature of I ■ Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."	Debts (Check one Box) Debts are primarily business debts.
Filing Fee attached Filing Fee to be paid in installments (applical signed application for the court's consideration	ole in individuals only). Must attach on certifying that the debtor is	Check one box Debtor is a small business debtor as Debtor is not a small business debtor Check if: Debtor's aggregate noncontingent lice	defined in 11 U.S.C. Sec 101(51D) r as defined in 11 U.S.C. Sec. 101(51D) quidated debts (excluding debts owed to
		Acceptances of the plan were solicite	ed prepetition from one of more classes
United States Bankruptcy Court Northern District of Illinois Western Division Name of Debox (if individual, with Last, Fink, Middle). Dony, John Otto, Sr.			
☐ Debtor estimates that, after any exempt pro	perty is excluded and administrative expenses	paid, there will be no	
	creditOIS.		
1- 50- 100- 2			
\$0 to \$10,000 to			100 million
	\$100,000 to \$1 million	\$1 million to More than \$	100 million

Name of Dobtor(s) Name of Dobtor(s) All Prior Banknuptcy Case Field Within Last 9 Years (if more than tow, attach additional share) Location Without Field Pending Banknuptcy Case Field by any Spouse, Pertiner, or Affaise of this Debtor (if more than tow, attach additional share) Pending Banknuptcy Case Field by any Spouse, Pertiner, or Affaise of this Debtor (if more than tow, attach additional share) Pending Banknuptcy Case Field by any Spouse, Pertiner, or Affaise of this Debtor (if more than tow, attach additional share) Pending Banknuptcy Case Field by any Spouse, Pertiner, or Affaise of this Debtor (if more than tow, attach additional share) Pending Banknuptcy Case Field by any Spouse, Pertiner, or Affaise of this Debtor (if more than tow, attach additional share) Pending Banknuptcy Case Field by any Spouse, Pertiner, or Affaise of this Debtor (if more than tow, attach additional share) Pending Banknuptcy Case Field by any Spouse, Pertiner, or Affaise of this Debtor (if more than tow, attach additional share) Pending Banknuptcy Case Field by any Spouse, Pertiner, or Affaise of this Debtor (if more than tow, attach additional share) Pending Case Stability (if the Case Stability) Pending Case Stability (if the Case Stability) Pending Case Stability (if the Case Stability) Pending Case Stability (if the Stability) Pend		Document_	Page 2 of 39	
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Case Number		This page must be completed and filed in every case)		Dony, John Otto, Sr.
Date Field Date Field Date Field Date Field Date Field Date Field Date Field Date Field Date Field Date Field Date Field Date Field Date Field Date Field Date Field Date Field Date Field Date Field Date Fie				Rosemary Edna Dony
Date Field Date Field Date Field Date Field Date Field Date Field Date Field Date Field Date Field Date Field Date Field Date Field Date Field Date Field Date Field Date Field Date Field Date Field Date Fie		All Prior Pankruntcy Case Filed Within Last 9	Voars (if more than two attach	additional shoot)
Pending Bankruptor Case Flied by any Spouse, Purtier, or Affiliate of this Debtor (if more than own, attach additional sheet) Name of Debtor: Debtor Case Number: Date Flied	Location Where			<u>-</u>
Case Number: Date Field:	Location where	r lied.	Odde Humber.	Bate Filed.
Case Number: Date Field:				
Case Number: Date Field:				
Case Number: Date Field:				
District: Exhibit A To be completed if debtor is required to file periodic reports (e.g., from 10K and 10Q with the Securities and Exchange Commission pursuant to Section 13 or 15 (d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11,) The attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner manned in the foregoing petition, declare that I have informed the petitioner manned in the foregoing petition, declare that I have informed the petitioner manned in the foregoing petition, declare that I have informed the petitioner manned in the foregoing petition, declare that I have delivered to the debtor that (the or she) may proceed under 1934 and is requesting relief under chapter 11,) Second to the second of the second of the petitioner of the petition of				·
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L, the attorney for the petitioner amend in the foregoing petition, declare forms 10 K and 10 Q with the Securities and Exchange Commission pursuant to Section 13 or 15 (d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 1.1) State		Exhibit A	(To be completed if d	Exhibit B
that I have informed the petitioner that (the or she') may proceed under (1934 and is requesting relief under chapter 11.) Shibit A is attached and made a part of this petition. State Tay T				
chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC s 342(b). Exhibit A is attached and made a part of this petition. Isl Alex Wilson		· · · · · · · · · · · · · · · · · · ·		
explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC s 342(b). Isl Alex Wilson	•	` <i>'</i>		. , , , , , , , , , , , , , , , , , , ,
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States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property Check all applicable boxes. Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of Landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day	_		. ,	Č
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Statement by a Debtor Who Resides as a Tenant of Residential Property Check all applicable boxes. Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of Landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day	_			
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(Address of Landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day				
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permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day		(Address of Landlord)		
permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day		Debtor claims that under applicable nonbankruptcy law, there a	are circumstances under wh	ich the debtor would be
possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day	Ц			
		•		
		Dobtor has included in this matition the state of the state of	fonce rout that we stall be a	a due during the 20 dec
	Ц		i any rent that would becom	e que quillig the 50-day

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Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Dony, John Otto, Sr. **Rosemary Edna Dony**

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ John Otto Dony, Sr.

11/28/2007 Dated:

/s/ Rosemary Edna Dony

Rosemary Edna Dony

Dated: 11/28/2007

John Otto Dony

Signature of Attorney

/s/ Alex Wilson

Signature of Attorney for Debtor(s)

Alex Wilson

Printed Name of Attorney & Bar Number

Bar No: 6278725

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

Dated: 12/03/2007

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Date:

Printed Name of Foreign Representative

<< Sign & Date on Those Lines

<< Sign & Date on Those Lines

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



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UNITED STATES BANKÄUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

John Otto Dony Sr. and Rosemary Edna Dony, Debtors

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

		John Otto Dony, Sr.	Here
Dated:	11/28/2007	/s/ John Otto Dony, Sr.	Sign & Date
I certify	under penalty of perjury that	the information provided above is true and correct.	
doe	The United States trustee or bases not apply in this district.	ankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C.	§ 109(h)
	Active military duty in a military	y combat zone.	
par	• `	.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, in person, by telephone, or through the Internet.);	to
of r	realizing and making rational decisions	S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incommended with respect to financial responsibilities.);	
by a	a motion for determination by the court		
pro dea per	dit counseling briefing within the first 3 wided the briefing, together with a copy adline can be granted only for cause ar riod. Failure to fulfill these requirement	sons stated in your motion, it will send you an order approving your request. You must still on 30 days after you file your bankruptcy case and promptly file a certificate from the agency the yof any debt management plan developed through the agency. Any extension of the 30-day in the imited to a maximum of 15 days. A motion for extension must be filed within the 30-day result in dismissal of your case. If the court is not satisfied with your reasons for filing credit counseling briefing, your case may be dismissed.	at Iy ay
so	ays from the time I made my request, a	counseling services from an approved agency but was unable to obtain the services during and the following exigent circumstances merit a temporary waiver of the credit counseling re Must be accompanied by a motion for determination by the court.] [Summarize exigent circu	quirement
<u></u> ре	nited States trustee or bankruptcy adm erforming a related budget analysis, bu	e filing of my bankruptcy case, I received a briefing from a credit counseling agency approve ninistrator that outlined the opportunties for available credit counseling and assisted me in ut I do not have a certificate from the agency describing the services provided to me. You makescribing the services provided to you and a copy of any debt repayment plan developed the our bankruptcy case is filed.	ust file
pe	nited States trustee or bankruptcy adm erforming a related budget analysis, an	e filing of my bankruptcy case, I received a briefing from a credit counseling agency approve ninistrator that outlined the opportunties for available credit counseling and assisted me in and I have a certificate from the agency describing the services provided to me. Attach a cop ment plan developed through the agency.	•

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

John Otto Dony Sr. and Rosemary Edna Dony, Debtors

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

		Rosemary Edna Dony	Here
Dated	d: 11/28/2007	/s/ Rosemary Edna Dony	Sign & Date
I certif	fy under penalty of perjury that	t the information provided above is true and correct.	
d	The United States trustee or battless not apply in this district.	ankruptcy administrator has determined that the credit counseling requirement of 11 U.S.	C. § 109(h)
	Active military duty in a milita	ry combat zone.	
	• `	S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable efform in person, by telephone, or through the Internet.);	ort, to
		S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be s with respect to financial responsibilities.);	e incapable
b	I am not required to receive a copy a motion for determination by the country	credit counseling briefing because of: [Check the applicable statement.] [Must be accompt.]	panied
1)	credit counseling briefing within the first provided the briefing, together with a cop deadline can be granted only for cause a period. Failure to fulfill these requiremen	sons stated in your motion, it will send you an order approving your request. You must si 30 days after you file your bankruptcy case and promptly file a certificate from the agency of any debt management plan developed through the agency. Any extension of the 30 and is limited to a maximum of 15 days. A motion for extension must be filed within the 3 nts may result in dismissal of your case. If the court is not satisfied with your reasons for credit counseling briefing, your case may be dismissed.	y that D-day O-day
	days from the time I made my request,	it counseling services from an approved agency but was unable to obtain the services du and the following exigent circumstances merit a temporary waiver of the credit counseling [Must be accompanied by a motion for determination by the court.] [Summarize exigent counts of the court.]	g requirement
	United States trustee or bankruptcy adaperforming a related budget analysis, b	ne filling of my bankruptcy case, I received a briefing from a credit counseling agency app ministrator that outlined the opportunties for available credit counseling and assisted me interest I do not have a certificate from the agency describing the services provided to me. You describing the services provided to you and a copy of any debt repayment plan develope your bankruptcy case is filed.	in ou must file
	United States trustee or bankruptcy adr performing a related budget analysis, a	ne filing of my bankruptcy case, I received a briefing from a credit counseling agency appropriate that outlined the opportunties for available credit counseling and assisted me in a law a certificate from the agency describing the services provided to me. Attach a remember plan developed through the agency.	'n

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

John Otto Dony Sr. and Rosemary Edna Dony, Debtors

Bankruptcy Docket #:

Attorne	y for Debtor: Alex	Wilson
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DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid or promised by the Debtor(s), to the undersigned, is as follows: \$3,500 For legal services, Debtor(s) agrees to pay and I have agreed to accept \$3,500 Prior to the filing of this Statement, Debtor(s) has paid and I have received The Filing Fee has been paid. **Balance Due** \$0

The source of the compensation paid to me was:

Debtor(s)	Other:	(specify)
20010.(0)	Ouici.	(Specify

The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: None.

- The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: None.
- The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- Representation of the client at the first scheduled meeting of creditors.
- Advice as required.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

/s/ Alex Wilson 12/03/2007 Dated:

> Attorney Name: Alex Wilson LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

Bar No: 6278725

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

John Otto Dony Sr. and Rosemary Edna Dony, Debtors

Attorney for Debtor: Alex Wilson

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
15 N. Adams, Addison, IL 60101	Fee Simple	J	\$ 250,000	\$ 186,525

Total Market Value of Real Property

(Report also on Summary of Schedules)

\$250,000.00



Document Page 8 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

John Otto Dony Sr. and Rosemary Edna Dony, Debtors

Attorney for Debtor: Alex Wilson

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

Type of Property	N O N E	Description and Location of Property		Debtor's Propert Deduc	t Value of Interest in y, Without ting Any d Claim or
01. Cash on Hand	Х				
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		checking account with - Harris Bank		\$	100
03. Security Deposits with public utilities, telephone companies, landlords and others.	X				
04. Household goods and furnishings, including audio, video, and computer equipment.		Furniture Furniture Household goods; TV, VCR, stereo, sofa, vacuum, lamps, bedroom set, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware Darvin/HRS - furniture Best Buy - electronics	J	\$ \$ \$	2,000 2,000 1,000 3,000 500
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Compact Discs, Tapes/Records, Family Pictures		\$	100
06. Wearing Apparel				,	
07. Furs and jewelry.		Necessary wearing apparel.		\$	300
08. Firearms and sports, photographic, and other hobby equipment.	X	Earrings, watch, costume jewelry, wedding bands		\$	300

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

John Otto Dony Sr. and Rosemary Edna Dony, Debtors

	SCHI	EDULE B - PERSONAL PROPERTY		
Type of Property	N O N E	Description and Location of Property		Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance with First Colonial - No Cash Surrender Value.		none
10. Annuities. Itemize and name each issuer.	X	Currence value.		
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X			
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars		Pension w/ Employer/Former Employer - 100% Exempt.		\$ 2,500
13. Stocks and interests in incorporated and unincorporated businesses.	X	1 cholon w/ Employem chiller Employer = 100/0 Exempt.		Ψ =,000
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable	X			
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights and other intellectual property. Give particulars.	X			
23. Licenses, franchises and other general intangibles.	X			

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

John Otto Dony Sr. and Rosemary Edna Dony, Debtors

SCHEDULE B - PERSONAL PROPERTY					
Type of Property	Type of Property N O N E Description and Location of Property		C M H	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or	
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X				
25. Autos, Truck, Trailers and other vehicles and accessories.					
		Hinsdale Bank -2007 Chevrolet Monte Carlo	J	\$ 22,000	
		2001 Mercury Grand Marquis		\$ 5,000	
26. Boats, motors and accessories.	X				
27. Aircraft and accessories.	X				
28. Office equipment, furnishings, and supplies.	Х				
29. Machinery, fixtures, equipment, and supplie used in business.	X				
30. Inventory	X				
31. Animals	X				
32. Crops-Growing or Harvested. Give particulars.	X				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				
35. Other personal property of any kind not already listed. Itemize.	X				
		Total (Report also on Summary of Schedules)		\$38,800	

Document Page 11 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

John Otto Dony Sr. and Rosemary Edna Dony, Debtors

SCHEDULE C - PROPER	TY CLAIMED EXEMPT
Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)	Check if debtor claims a homestead exemption that exceeds \$125,000.

02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives. checking account with - Harris Bank 735 ILCS 5/12-1001(b) \$ 100 \$ 100 4. Household goods and furnishings, including audio, video, and computer equipment. Household goods; TV, VCR, stereo, sofa, vacuum, lamps, bedroom set, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware 05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. Books, Compact Discs, Tapes/Records, Family Pictures 735 ILCS 5/12-1001(a) \$ 100 \$ 100 6. Wearing Apparel Necessary wearing apparel. 735 ILCS 5/12-1001(b) \$ 300 \$ 300 7. Furs and jewelry. Earrings, watch, costume jewelry, wedding bands 735 ILCS 5/12-1001(b) \$ 2.500 \$ 2,500 \$ 2,500 25. Autos, Truck, Trailers and other vehicles and accessories. 2001 Mercury Grand Marquis 735 ILCS 5/12-1001(c) \$ 4,800 \$ 5,000	Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
04. Household goods and furnishings, including audio, video, and computer equipment. Household goods; TV, VCR, stereo, sofa, vacuum, lamps, bedroom set, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware 05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. Books, Compact Discs, Tapes/Records, Family Pictures 735 ILCS 5/12-1001(a) \$ 100 \$ 100 6. Wearing Apparel Necessary wearing apparel. 735 ILCS 5/12-1001(a),(e) \$ 300 \$ 300 7. Furs and jewelry. Earrings, watch, costume jewelry, wedding bands 735 ILCS 5/12-1001(b) \$ 300 \$ 300 12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars Pension w/ Employer/Former Employer - 100% Exempt. 735 ILCS 5/12-1006 \$ 2,500 \$ 2,500	deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or			
computer equipment. Household goods; TV, VCR, stereo, sofa, vacuum, lamps, bedroom set, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware OS. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. Books, Compact Discs, Tapes/Records, Family Pictures 735 ILCS 5/12-1001(a) \$ 100 \$ 100 O6. Wearing Apparel Necessary wearing apparel. 735 ILCS 5/12-1001(a),(e) \$ 300 \$ 300 O7. Furs and jewelry. Earrings, watch, costume jewelry, wedding bands 735 ILCS 5/12-1001(b) \$ 300 \$ 300 12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars Pension w/ Employer/Former Employer - 100% Exempt.	checking account with - Harris Bank	735 ILCS 5/12-1001(b)	\$ 100	\$ 100
bedroom set, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware 05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. Books, Compact Discs, Tapes/Records, Family Pictures 735 ILCS 5/12-1001(a) \$ 100 \$ 100 06. Wearing Apparel Necessary wearing apparel. 735 ILCS 5/12-1001(a),(e) \$ 300 \$ 300 07. Furs and jewelry. Earrings, watch, costume jewelry, wedding bands 735 ILCS 5/12-1001(b) \$ 300 \$ 300 12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars Pension w/ Employer/Former Employer - 100% Exempt. 735 ILCS 5/12-1006 \$ 2,500 \$ 2,500				
record, tape, compact disc, and other collections or collectibles. Books, Compact Discs, Tapes/Records, Family Pictures 735 ILCS 5/12-1001(a) \$ 100 \$ 100 06. Wearing Apparel Necessary wearing apparel. 735 ILCS 5/12-1001(a),(e) \$ 300 \$ 300 07. Furs and jewelry. Earrings, watch, costume jewelry, wedding bands 735 ILCS 5/12-1001(b) \$ 300 \$ 300 12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars Pension w/ Employer/Former Employer - 100% Exempt. 735 ILCS 5/12-1006 \$ 2,500 \$ 2,500	bedroom set, washer/dryer, stove, refrigerator, microwave,	735 ILCS 5/12-1001(b)	\$ 1,000	\$ 1,000
06. Wearing Apparel Necessary wearing apparel. 735 ILCS 5/12-1001(a),(e) \$ 300 \$ 300 07. Furs and jewelry. Earrings, watch, costume jewelry, wedding bands 735 ILCS 5/12-1001(b) \$ 300 \$ 300 12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars Pension w/ Employer/Former Employer - 100% Exempt. 735 ILCS 5/12-1006 \$ 2,500 \$ 2,500	• • • • • • • • • • • • • • • • • • • •			
Necessary wearing apparel. 735 ILCS 5/12-1001(a),(e) \$ 300 \$ 300 07. Furs and jewelry. Earrings, watch, costume jewelry, wedding bands 735 ILCS 5/12-1001(b) \$ 300 \$ 300 12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars Pension w/ Employer/Former Employer - 100% Exempt. 735 ILCS 5/12-1006 \$ 2,500 \$ 2,500	Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 100	\$ 100
07. Furs and jewelry. Earrings, watch, costume jewelry, wedding bands 735 ILCS 5/12-1001(b) \$ 300 \$ 300 12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars Pension w/ Employer/Former Employer - 100% Exempt. 735 ILCS 5/12-1006 \$ 2,500 \$ 2,500 25. Autos, Truck, Trailers and other vehicles and accessories.	06. Wearing Apparel			
Earrings, watch, costume jewelry, wedding bands 735 ILCS 5/12-1001(b) \$ 300 \$ 300 12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars Pension w/ Employer/Former Employer - 100% Exempt. 735 ILCS 5/12-1006 \$ 2,500 \$ 2,500 25. Autos, Truck, Trailers and other vehicles and accessories.	Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 300	\$ 300
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars Pension w/ Employer/Former Employer - 100% Exempt. 735 ILCS 5/12-1006 \$ 2,500 \$ 2,500 25. Autos, Truck, Trailers and other vehicles and accessories.	07. Furs and jewelry.			
plans. Give particulars Pension w/ Employer/Former Employer - 100% Exempt. 735 ILCS 5/12-1006 \$ 2,500 \$ 2,500 25. Autos, Truck, Trailers and other vehicles and accessories.	Earrings, watch, costume jewelry, wedding bands	735 ILCS 5/12-1001(b)	\$ 300	\$ 300
25. Autos, Truck, Trailers and other vehicles and accessories.				
705 00 5(40 4004(-))	Pension w/ Employer/Former Employer - 100% Exempt.	735 ILCS 5/12-1006	\$ 2,500	\$ 2,500
2001 Mercury Grand Marquis 735 ILCS 5/12-1001(c) \$ 4,800 \$ 5,000	25. Autos, Truck, Trailers and other vehicles and accessories.			
	2001 Mercury Grand Marquis	735 ILCS 5/12-1001(c)	\$ 4,800	\$ 5,000

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

John Otto Dony Sr. and Rosemary Edna Dony, Debtors

Attorney for Debtor: Alex Wilson

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name address, and legal relationship to the minor child of a person described in in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.

	Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	H M J C	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
1	ASC Bankruptcy PO BOX 10388 Des Moines IA 50306 Acct No.: 1205041323		J	Dates: 2004 Nature of Lien: Mortgage Market Value: \$ 250,000 Intention: None *Description: 15 N. Adams, Addison, IL 60101				\$ 186,525	\$ 0
2	Best Buy Co./Retail Services Bankruptcy Department PO Box 17298 Baltimore MD 21297 Acct No.: 7001098116615954		J	Dates: 2002 Nature of Lien: Purchase Money Sec Int - PMSI Market Value: \$ 500 Intention: None *Description: Best Buy - electronics				\$ 3,100	\$ 2,600
3	Citifinancial Bankruptcy Department PO BOX 22060 Tempe AZ 85285 Acct No.: 6032590408567237		J	Dates: 2007 Nature of Lien: Purchase Money Sec Int - PMSI Market Value: \$ 2,000 Intention: None *Description: Furniture				\$ 3,600	\$ 1,600
4	Darvin Furniture/HRS USA Bankruptcy Department PO Box 703 Wood Dale IL 60191-0703 Acct No.: 261601100725935		J	Dates: 2007 Nature of Lien: Purchase Money Sec Int - PMSI Market Value: \$ 3,000 Intention: Reaff @ Fair Market Value *Description: Darvin/HRS - furniture				\$ 6,600	\$ 3,600

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

John Otto Dony Sr. and Rosemary Edna Dony, Debtors

Attorney for Debtor: Alex Wilson

	Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	H M J C	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
5	Hinsdale Bank & Trust Attn: Bankruptcy Department 25 East First St. Hinsdale IL 60521 Acct No.: 0027084018100001	x	J	Dates: 2005 Nature of Lien: Lien on Vehicle - Non-PMSI Market Value: \$ 22,000 Intention: None *Description: Hinsdale Bank -2007 Chevrolet Monte Carlo				\$ 26,500	\$ 4,500
6	Wells Fargo Fin. Bank Bankruptcy Department PO BOX 94498 Las Vegas NV 89193 Acct No.: 2310247505		J	Dates: 2007 Nature of Lien: Purchase Money Sec Int - PMSI Market Value: \$ 2,000 Intention: None *Description: Furniture				\$ 4,100	\$ 2,100

Total

\$ 230,425 \$ 14,400

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.) Case 07-72968 Doc 1 Filed 12/05/07 Entered 12/05/07 17:58:52 Desc Main Document Page 14 of 39

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

John Otto Dony Sr. and Rosemary Edna Dony, Debtors

Attorney for Debtor: Alex Wilson

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	ES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

John Otto Dony Sr. and Rosemary Edna Dony / Debtors

Attorney for Debtor: Alex Wilson

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1	Bank of America Bankruptcy Department 4161 Piedmont Pkwy Greensboro NC 27410 Acct #: 74974264172146		J	Dates: 2006 Reason: Credit Card or Credit Use				\$ 56,000
2	Catherines Bankruptcy Department PO Box 856044 Louisville KY 40285 Acct #: 6278000011134410		J	Dates: 2006 Reason: Credit Card or Credit Use				\$ 925
3	Discover Card Bankruptcy Department PO Box 30395 Salt Lake City UT 84130 Acct #: 6011007946675955		J	Dates: 2004 Reason: Credit Card or Credit Use				\$ 10,000

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

John Otto Dony Sr. and Rosemary Edna Dony / Debtors

Attorney for Debtor: Alex Wilson

In re

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS								
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim	
4	Home Depot Bankruptcy Department PO Box 9100 Des Moines IA 50368-9100 Acct #: 6035320226737904		J	Dates: 2007 Reason: Credit Card or Credit Use				\$ 2,700	
5	JC Penney Bankruptcy Department Box 533 Dallas TX 75221 Acct #: 2490428766		J	Dates: 2006 Reason: Credit Card or Credit Use				\$ 2,000	
6	Lowe's Attn: Bankruptcy Dept. PO Box 103079 Roswell GA 30076 Acct #: 8192414235800		J	Dates: 2004 Reason: Credit Card or Credit Use				\$ 2,500	
7	Von Maur Attn: Bankruptcy Dept. 6565 Brady Street Davenport IA 52806 Acct #: 007365166		J	Dates: 2004 Reason: Credit Card or Credit Use				\$ 1,000	
8	Woman Within Attn: Bankruptcy Dept. PO BOX 182273 Columbus OH 43218 Acct #: 748148566		J	Dates: 1990 Reason: Credit Extended to Debtor(s)				\$ 825	

Total Amount of Unsecured Claims

(Report also on Summary of Schedules)

\$ 75,950.00



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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

John Otto Dony Sr. and Rosemary Edna Dony, Debtors

Attorney for Debtor: Alex Wilson

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[x] None



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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

John Otto Dony Sr.and Rosemary Edna Dony, Debtors

Attorney for Debtor: Alex Wilson

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).



Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
1 Michael Bober 14149 Yorktown Dr. Orland Park, IL 60462	Hinsdale Bank & Trust Attn: Bankruptcy Department 25 East First St. Hinsdale IL 60521 Account No. 0027084018100001

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In re

John Otto Dony Sr. and Rosemary Edna Dony, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Alex Wilson

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital	DEPENDENTS OF D	DEPENDENTS OF DEBTOR AND SPOUSE ~ RELATIONSHIP AND AGE							
Status: Married	none, , , ,								
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT							
Occupation:	Retired	Retired							
Name of Employer:									
Years Employed									
Employer Address:									
City, State, Zip	,	,							

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE
1. Monthly Gross Wages, Salary, and commissions	\$ 0.00	\$ 0.00
(Prorate if not paid monthly.) 2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 0.00	\$ 0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll Taxes and Social Security	\$ 0.00	\$ 0.00
b. Insurance	\$ 0.00	\$ 0.00
c. Union Dues	\$ 0.00	\$ 0.00
d. Other (Specify) Pension:	\$ 0.00	\$ 0.00
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00
Child Support:	\$ 0.00	\$ 0.00
Life Insurance, Uniforrms, 401K Loan:	\$ 0.00	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 0.00	\$ 0.00
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00
3. Income from real property	\$ 0.00	\$ 0.00
9. Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
11. Social Security or government assistance (Specify)	\$ 1,570.00	\$ 561.00
12. Pension or retirement income	\$ 2,071.82	\$ 0.00
13. Other monthly income (Specify:) & & &	\$ 0.00	\$ 0.00
Unemployment Income	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13		
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 3,641.82	\$ 561.00
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromline 15;	\$ 4,202	.82
f there is only one debtor repeat total reported on line 15.)	enort also on Summary of Schedules and if	

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: None

UNITED STATES BANKRUPTE COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

John Otto Dony Sr. and Rosemary Edna Dony, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Alex Wilson				
SCHEDULE J - CURREN	IT EXPENSES OF	INDIVIDUAL	DEBTOR(S)	
Complete this schedule by estimating the average monthly payments made bi-weekly, quarterly, semi-annually, or annually to	•	debtor's family at time ca	se filed. Prorate any	
Check box if joint petition is filed & debtor's spouse maintains a	·	separate schedule of expe	nditures labeled "Spouse	".
Rent or home mortgage payment (include lot renter	ed for mobile home)			\$ 1,586.28
a. Real Estate taxes included? [x] Yes []	•	rance included?	[x] Yes [] No	ψ 1,300.20
Utilities: a. Electricity and Heating Fuel	b. Troporty mod	ranco moladoa.	[4] 100 [] 110	\$ 200.00
b. Water, Sewer, Garbage				\$ 35.00
c. Cellphone, Internet				\$ 50.00
d. Other Home Phone and Cable	Television			\$ 25.00
3. Home Maintenance (repairs and upkeep)				\$ 15.00
4. Food				\$ 375.00
5. Clothing				\$ 35.00
Laundry and Dry Cleaning				\$ 26.00
7. Medical and Dental Expenses				\$ 50.00
Transportation (not including car payments)	Gas, Tolls/Parking, Fees	s/Licenses, Renair	Bus/Train	\$ 276.00
Recreation, Clubs and Entertainment, Newspaper		5, <u>1</u> , 100, 1000, 110 pan	240/114111	*
10. Charitable Contributions				\$ -
11. Insurance (not deducted from wages or included in	n home mortgage paymer	nts)		\$ -
a. Homeowner's or Renter's				
b. Life				\$ -
c. Health				\$-
d. Auto				\$ -
e. Other				<u>\$-</u>
 Taxes (not deducted from wages or included in home) (Specify) Federal or State Tax Repayments, 				\$ -
13. Installment Payments: (In Chapter 11, 12, and 13		ts to be included in	plan)	
a. Auto				\$ -
b. Reaffirmation Payments				\$ -
c. Other	\$-			\$-
14. Alimony, maintenance and support paid to others				\$ -
15. Payments for support of additional dependents no	• •	. (. % .) . (. ()		\$-
16. Regular expenses from operation of business, pro		•	Det	\$ -
17. Other: Haircuts, Hygiene, Newspaper/Mag- Eyecare, Meds Postage/Bankii	•	Childcare & Babysitting	Pet Care:	
\$220.00 \$9.00	\$0.00	\$ -	\$ -	\$229.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. If the Stastical of Summary of Certain Liabilities and Related Date of Certain		edules and if applicable,	on	\$ 2,902.28
19. Describe any increase/decrease in expenditures a <i>None</i>	anticipated to occur within	the year following t	ne filing this docum	ent:
20. STATEMENT OF MONTHLY NET INCOME	a. Average monthly in	come from Line 15	of Schedule I	\$ 4,202.82
	b. Average monthly ex	penses from Line 1	8 above	\$ 2,902.28
	c. Monthly net income	(a. minus b.)		\$ 1,300.54
	d. Total amount to be p	oaid into plan month	lly	\$ 1,300.00

Record #: 333791

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

John Otto Dony Sr. and Rosemary Edna Dony, Debtors

Attorney for Debtor: Alex Wilson

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filling of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives;

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	
2007: \$0	Employment	
2006: \$0		
2005: \$0		
Spouse		
AMOUNT	SOURCE	

Document Page 22 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

John Otto Dony Sr. and Rosemary Edna Dony, Debtors

	STATEMENT OF F	INANCIAL AFFAIRS
	STATEMENT OF F	INANCIAL AFFAIRS
Spouse		
AMOUNT	SOURCE	
2007: \$0	employment	
2006: \$0		
2005: \$0		
02. INCOME OTHER THAN FROM EM	PLOYMENT OR OPERATION OF B	USINESS:
the two years immediately preceding the	e commencement of this case. Give pag under chapter 12 or chapter 13 mu	nent, trade, profession, operation of the debtor's business during particulars. If a joint petition is filed, state income for each ust state income for each spouse whether or not a joint petition
AMOUNT	SOURCE	_
2007: \$2071 per month	Pension	
2006: \$24,850		
2005: \$24,850	Social Security	
2007: \$1570 monthly 2006: \$18840		
2005: \$18840		
2007: \$23,066	Sale of Residence	
2006: \$0		
2005: \$0		
Spouse		
AMOUNT	SOURCE	
	Social Security	_
2007: \$561 2006: \$6732	- -	
2005: \$6732		

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

John Otto Dony Sr. and Rosemary Edna Dony, Debtors

Attorney for Debtor: Alex Wilson

STATEMENT OF FINANCIAL AFFAIRS

X

03. PAYMENTS TO CREDITORS:

Complete a. or b. as appropriate, and c.

a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address Dates of Amount Paid Still Owing of Creditor **Payments**

b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made with 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Amount Paid or Value of Amount Name and Address Dates of Transfers Still Owing Payment/Transfers of Creditor

NONE

c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor Dates Amount Paid or Value of Amount Still Owing & Relationship to Debtor of Payments Transfers

NONE X

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF NATURE COURT **STATUS** SUIT AND OF OF AGENCY OF CASE NUMBER **PROCEEDING** AND LOCATION DISPOSITION Case 07-72968 Doc 1 Filed 12/05/07 Entered 12/05/07 17:58:52 Desc Main Document Page 24 of 39

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

John Otto Dony Sr. and Rosemary Edna Dony, Debtors

Attorney for Debtor: Alex Wilson

STATEMENT OF FINANCIAL AFFAIRS

NONE X

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized

Date of Seizure Description and Value of Property

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller

Date of Repossession, Foreclosure Sale, Transfer or Return

Description and Value of Property

NONE

06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Assignee

Date of Assignment

Terms of Assignment or Settlement

NONE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Custodian Name & Location of Court Case Title & Number

Date of Order

Description and Value of Property

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

John Otto Dony Sr. and Rosemary Edna Dony, Debtors

Attorney for Debtor: Alex Wilson

STATEMENT OF FINANCIAL AFFAIRS

NONE

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of PersonRelationshipDateDescriptionorto Debtor,ofand ValueOrganizationIf AnyGiftof Gift

NONE

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Description of Circumstances and, Date
Value if Loss Was Covered in Whole or in of
of Property Part by Insurance, Give Particulars Loss

09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name andDate of Payment,Amount of Money orAddressName of Payer ifDescription andof PayeeOther Than DebtorValue of Property

Law Office of Peter Francis

Geraci

55 E. Monroe Street #3400

Chicago, IL60603

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name andDate of Payment,Amount of Money orAddressName of Payer ifdescription andof PayeeOther Than DebtorValue of Property

Payment/Value:

3,500.00

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

John Otto Dony Sr. and Rosemary Edna Dony, Debtors

Attorney for Debtor: Alex Wilson

STATEMENT OF FINANCIAL AFFAIRS

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address

of Payee

Date of Payment, Name of Payer if Other Than Debtor

2007

Amount of Money or description and Value of Property

\$50.00

MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227

10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of

Transferee, Relationship to Debtor

Date

Describe Property Transferred and

Value Received

129 Golfview Dr., Glendale Heights, IL, no relation to

debtor

2004-9/2007

Debtor's prior residence.

Received \$24,000 from sale

1752 Fulton Lane, Sycamore, IL 60178 9/2007

Cash \$15,000 to build Debtor's guest home

10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Trust or other Device

Date(s) of Transfer(s) Amount and Date of Sale or Closing

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

John Otto Dony Sr. and Rosemary Edna Dony, Debtors

Attorney for Debtor: Alex Wilson

STATEMENT OF FINANCIAL AFFAIRS

X

11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution Type of Account, Last Four Digits of Account Number, and Amount of Final Balance

Amount and
Date of Sale or
Closing

NONE

12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository Names & Addresses of Those With Access to Box or depository

Description of Contents Date of Transfer or Surrender, if Any

NONE

13. SETOFFS:

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor

Date of Setoff

Amount of Setoff

NONE

14. LIST ALL PROPERTY HELD FOR ANOTHER PERSON:

List all property owned by another person that the debtor holds or controls.

Name and Address

Description and Value of Property

Location of Property





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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

John Otto Dony Sr. and Rosemary Edna Dony, Debtors

Attorney for Debtor: Alex Wilson

STATEMENT OF FINANCIAL AFFAIRS

15	PRIOR	ADDRESS	OF DERT	OP(S)

If debtor has moved within three (3) years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

 Name
 Dates of

 Address
 Used
 Occupancy

 n/a
 2004- 9/2007

129 Golfview Dr., Glendale Heights, IL



16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name



17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.



17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law

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In re

John Otto Dony Sr. and Rosemary Edna Dony, Debtors

and Address of Governmental Unit of Notice Law 7c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the lebtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number. Name and Address of Docket Status of Governmental Unit Number Disposition 8 NATURE, LOCATION AND NAME OF BUSINESS If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and and inding dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six (6) years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case. If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six (6) years immediately preceding the commencement of this case. If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case. If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six (6) years immed		STATEMENT OF FIN	IANCIAL AFFAIRS	
And Address of Governmental Unit of Notice Law Tot. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the lebtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number. Name and Address of Docket Status of Governmental Unit Number Disposition 8 NATURE, LOCATION AND NAME OF BUSINESS If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and indirector, partner, or managing executive of a corporation, partner in a hardnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full—or part-time within six (6) years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case. If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and inding dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six (6) years immediately preceding the commencement of this case. If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and inding dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six (6) years immediately preceding the commencement of this case. If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and inding dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case. Name & Last Four Di		•		Hazardous
lebtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number. Name and Address of Docket Status of Disposition 8 NATURE, LOCATION AND NAME OF BUSINESS a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and miding dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six (6) years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case. If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six (6) years immediately preceding the commencement of this case. If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case. Name & Last Four Digits of Nature Beginn and Cother TaxPayer I.D. No. Address Business Ending I				Environmental Law
8 NATURE, LOCATION AND NAME OF BUSINESS If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six (6) years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case. If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and redining dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six (6) years immediately preceding the commencement of this case. If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case. Name & Last Four Digits of Nature Beginn Other TaxPayer I.D. No. Address Business Ending I	•			•
8 NATURE, LOCATION AND NAME OF BUSINESS It if the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six (6) years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case. If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six (6) years immediately preceding the commencement of this case. If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case. Name & Last Four Digits of Nature Beginn of Nature Beginn Other TaxPayer I.D. No. Address Business Ending I	Name and Address of	Docket	Status of	
If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and and anding dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six (6) years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case. If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and and and addresses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six (6) years immediately preceding the commencement of this case. If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case. Name & Last Four Digits of Nature Beginn of Sec. No./Complete EIN or of Sec. No./Complete EIN or	Governmental Unit	Number	Disposition	
f the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six 6) years immediately preceding the commencement of this case. Name & Last Four Digits of . Nature Beginn oc. Sec. No./Complete EIN or . of and Other TaxPayer I.D. No. Address Business Ending I	immediately preceding the commence within six (6) years immediately preced if the debtor is a partnership, list the national dates of all businesses in which	ment of this case, or in which the debtor ding the commencement of this case. ames, addresses, taxpayer identification h the debtor was a partner or owned 5 pe	owned 5 percent or more of the voting or numbers, nature of the businesses, and	equity securities
oc. Sec. No./Complete EIN or . of and Other TaxPayer I.D. No. Address Business Ending I	If the debtor is a corporation, list the na ending dates of all businesses in which	ames, addresses, taxpayer identification h the debtor was a partner or owned 5 pe		
Other TaxPayer I.D. No. Address Business Ending I	Name & Last Four Digits of	·		Beginning .
. Identify any business listed in subdivision a., above, that is "single asset real estate" as defined in 11 USC 101.		Address	ъ.	and Ending Dates
	b. Identify any business listed in subd	ivision a., above, that is "single asset rea	l estate" as defined in 11 USC 101.	

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In re

John Otto Dony Sr. and Rosemary Edna Dony, Debtors

Attorney for Debtor: Alex Wilson

STATEMENT OF FINANCIAL AFFAIRS

	receding the commencement of this ent of the voting or equity securities of	ation or partnership and by any individual debtor who is or case, any of the following: an officer, director, managing f a corporation; a partner, other than a limited partner, of a ractivity, either full- or part-time.
` •	e commencement of this case. A de	nly if the debtor is or has been in business, as defined above, btor who has not been in business within those six years
9. BOOKS, RECORDS AND FINANCIA	AL STATEMENTS:	
st all bookkeepers and accountants where keeping of books of account and reco		eceding the filing of this bankruptcy case kept or supervised
Name	Dates Services	
and Address	Rendered	
Name	Address	Dates Services Rendered
9c. List all firms or individuals who at the the debtor. If any of the books of account		case were in possession of the books of account and records plain.
	Address	
Name	Address	
9d. List all financial institutions, creditor	s and other parties, including mercar	tille and trade agencies, to whom a financial statement was
	s and other parties, including mercar	

Document Page 31 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

John Otto Dony Sr. and Rosemary Edna Dony, Debtors

	STATEMENT OF FIN	ANCIAL AFFAIRS
0. INVENTORIES		
ist the dates of the last two invite dollar amount and basis of e		person who supervised the taking of each inventory, and
Date	Inventory	Dollar Amount of Inventory
of		(specify cost, market of other
Inventory	Supervisor	basis)
List the name and address of	f the person having possession of the records of	each of the inventories reported in a., above.
Date	Name and Addresses of Custodian	
of Inventory	of Inventory Records	
1. CURRENT PARTNERS, O	FFICERS, DIRECTORS AND SHAREHOLDERS	3:
	FFICERS, DIRECTORS AND SHAREHOLDERS list nature and percentage of interest of each me Nature of Interest	
. If the debtor is a partnership, Name and Address 1b. If the debtor is a corporation	list nature and percentage of interest of each me Nature of Interest on, list all officers & directors of the corporation; a	Percentage of Interest Interest Indirectly owns,
. If the debtor is a partnership, Name and Address 1b. If the debtor is a corporation ontrols, or holds 5% or more of	list nature and percentage of interest of each me Nature of Interest	Percentage of Interest Indeed each stockholder who directly or indirectly owns,
. If the debtor is a partnership, Name and Address 1b. If the debtor is a corporation	list nature and percentage of interest of each me Nature of Interest on, list all officers & directors of the corporation; a	Percentage of Interest Interest Indirectly owns,
Name and Address 1b. If the debtor is a corporation ontrols, or holds 5% or more of Name	Nature On, list all officers & directors of the corporation; af the voting or equity securities of the corporation.	Percentage of Interest Independent of the partnership. Percentage of Interest Independent of
. If the debtor is a partnership, Name and Address 1b. If the debtor is a corporation ontrols, or holds 5% or more of Name and Address 2. FORMER PARTNERS, OF	Nature On, list all officers & directors of the corporation; af the voting or equity securities of the corporation Title	Percentage of Interest Independent of the partnership. Percentage of Interest Independent of Interest or indirectly owns, and each stockholder who directly or indirectly owns, and indirectly owns
. If the debtor is a partnership, Name and Address 1b. If the debtor is a corporation ontrols, or holds 5% or more of Name and Address 2. FORMER PARTNERS, OF	Nature On, list all officers & directors of the corporation; af the voting or equity securities of the corporation. Title	Percentage of Interest Independent of the partnership. Percentage of Interest Independent of Interest or indirectly owns, and each stockholder who directly or indirectly owns, and indirectly owns

Document Page 32 of 39 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

John Otto Dony Sr. and Rosemary Edna Dony, Debtors

	STATEMENT OF FIN	ANCIAL AFFAIRS
22b. If the debtor is a corporation, immediately preceding the comme	•	with the corporation terminated within one (1) year
Name and Address	Title	Date of Termination
23. WITHDRAWALS FROM A PA	RTNERSHIP OR DISTRIBUTION BY A COPO	DRATION:
·	•	edited or given to an insider, including compensation in any sisite during one year immediately preceding the
Name and Address of	Date and	Amount of Money or
Recipient, Relationship to	Purpose of	Description and value of
Debtor	Withdrawal	Property
If the debtor is a corporation, list the for tax purposes of which the debt	ne name and federal taxpayer identification nu	mber of the parent corporation of any consolidated group 6) years immediately preceding the commencement of the
for tax purposes of which the debt case. Name of	ne name and federal taxpayer identification nu or has been a member at any time within six (Taxpayer	
If the debtor is a corporation, list the for tax purposes of which the debt case. Name of Parent Corporation	ne name and federal taxpayer identification nu or has been a member at any time within six (
If the debtor is a corporation, list the for tax purposes of which the debt case. Name of Parent Corporation 25. PENSION FUNDS:	ne name and federal taxpayer identification not or has been a member at any time within six (Taxpayer Identification Number (EIN)	
If the debtor is a corporation, list the for tax purposes of which the debt case. Name of Parent Corporation 25. PENSION FUNDS:	ne name and federal taxpayer identification not or has been a member at any time within six (Taxpayer Identification Number (EIN)	number of any pension fund to which the debtor, as an

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

John Otto Dony Sr. and Rosemary Edna Dony, Debtors

Attorney for Debtor: Alex Wilson

STATEMENT OF FINANCIAL AFFAIRS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 11/28/2007 /s/ John Otto Dony, Sr.

omi otto bony, or.

X Date & Sign

Dated: 11/28/2007

/s/ Rosemary Edna Dony

X Date & Sign

Rosemary Edna Dony

John Otto Dony, Sr.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18
U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

John Otto Dony Sr. and Rosemary Edna Dony / Debtors

Attorney for Debtor: Alex Wilson

STATEMENT OF INTENTION

- 1. Debtor(s) have filed a schedule of assets/liabilities including consumer debts secured by property of the estate.
- 2. Debtor(s) intention with respects to their property of the estate which secures those consumer debts is as follows:
- Debtor(s) understand that 521(2)(B) of the Bankruptcy Code requires that the below stated intentions must be performed within 45 days of filing.

Description of Property

Creditor's Name

Intention

PROPERTY TO BE RETAINED

Darvin/HRS - furniture

Darvin Furniture/HRS USA
Bankruptcy Department
PO Box 703
Wood Dale IL 60191-0703

Reaff @ Fair Market Value

*524(c): Debt will be reaffirmed pursuant to Sec. 524(c)

*722: Property is claimed as exempt and will be redeemed pursuant to Sec. 722

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 11/28/2007 /s/ John Otto Dony, Sr.

John Otto Dony, Sr.

/s/ Rosemary Edna Dony

Rosemary Edna Dony

X Date & Sign

X Date & Sign

Rosemary Lana Bony

Dated:

11/28/2007

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property:

Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

John Otto Dony Sr. and Rosemary Edna Dony, Debtors

Attorney for Debtor: Alex Wilson

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

	Amadaad		AMO	UNTS SCHEDULED	
Name of Schedule	Attached YES NO	Pages	Assets	Liabilities	Other
SCHEDULE A - Real Property	Yes	1	\$250,000	\$-	\$-
SCHEDULE B - Personal Property	Yes	3	\$38,800	\$-	\$-
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$230,425	\$-
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$75,950	\$-
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$4,203
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$2,902
TOTALS			\$ 288,800 TOTAL ASSETS	\$ 306,375 TOTAL LIABILITIES	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

John Otto Dony Sr.and Rosemary Edna Dony, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Alex Wilson

STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159
Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 0
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 0

State the following:

Average Income (from Schedule I, Line 16)	\$ 4,202.82
Average Expenses (from Schedule J, Line 18)	\$ 2,902.28
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 9,760.64

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 14,400.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 75,950.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 90,350.00

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

John Otto Dony Sr. and Rosemary Edna Dony, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Alex Wilson

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated:	11/28/2007	/s/ John Otto Dony, Sr.	X Date & Sign
		John Otto Dony, Sr.	
Dated:	11/28/2007	/s/ Rosemary Edna Dony	X Date & Sign
		Rosemary Edna Dony	

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

John Otto Dony, Sr. and Rosemary Edna Dony / Debtors

Attorney for Debtor: Alex Wilson

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

11/28/2007 /s/ John Otto Dony, Sr. Dated:

John Otto Dony, Sr.

X Date & Sign

11/28/2007 Dated:

/s/ Rosemary Edna Dony

Rosemary Edna Dony

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

UNITEDESTATIES BANKRUPTOS SOURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

John Otto Dony Sr. and Rosemary Edna Dony, Debtors

Attorney for Debtor: Alex Wilson

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

/s/ John Otto Dony, Sr. Dated: 11/28/2007 X Date & Sign John Otto Dony, Sr. /s/ Rosemary Edna Dony Dated: 11/28/2007 X Date & Sign Rosemary Edna Dony Dated: 12/03/2007 /s/ Alex Wilson X Date & Sign Bar No: 6278725 Attorney: Alex Wilson